

**RULES
OF
TENNESSEE BOARD FOR LICENSING CONTRACTORS**

CHAPTER 0680-6

GENERAL LIABILITY INSURANCE

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0680-6-.01 DEFINITIONS.

- (1) “Applicant” means an individual or entity who/that is applying for a general contractor license with the Board.
- (2) “Board” means the board for licensing contractors created by Tenn. Code Ann. § 62-6-104.
- (3) “General Liability Insurance” means an insurance policy providing insurance coverage for negligent acts or other acts of the principal insured or the principal insured’s agents or employees, operating in the course and scope of the agency or employment.
- (4) “Licensee” means an individual or entity who/that is licensed with the Board as a general contractor.

Authority: Chapter 130 of the Public Acts of 2007, §1 and Tenn. Code Ann. §§ 62-6-108 and 62-6-111(a)(1) [effective July 1, 2007]. **Administrative History:** Public Necessity rule filed June 29, 2007, expires December 11, 2007.

0680-6-.02 AMOUNT OF INSURANCE.

- (1) Board licensees and applicants shall maintain general liability insurance as follows:
 - (a) If an applicant’s or a licensee’s monetary limit is between the amounts of zero dollars (\$0) and five hundred thousand dollars (\$500,000), then the applicant or licensee shall obtain a general liability insurance policy in an amount not less than one hundred thousand dollars (\$100,000).
 - (b) If an applicant’s or a licensee’s monetary limit is between the amounts of five hundred thousand one dollars (\$501,000) and one million five hundred thousand dollars (\$1,500,000), then the applicant or licensee shall obtain a general liability insurance policy in an amount not less than five hundred thousand dollars (\$500,000).
 - (c) If an applicant’s or a licensee’s monetary limit is one million five hundred thousand one dollars (\$1,500,001) or more, then the applicant or licensee shall obtain a general liability insurance policy in an amount of not less than one million dollars (\$1,000,000).

Authority: Chapter 130 of the Public Acts of 2007, §1 and Tenn. Code Ann. §§62-6-108 and 62-6-111(a)(1) [effective July 1, 2007]. **Administrative History:** Public Necessity filed June 29, 2007, expires December 11, 2007.

0680-6-.03 PROOF OF INSURANCE.

- (1) Applicants shall provide the Board with a copy of a certificate of insurance upon applying for licensure with the Board as proof of having obtained a general liability insurance policy.
- (2) Licensees shall provide the Board with a copy of a certificate of insurance upon renewing his/her/its license as proof of having maintained a general liability insurance policy.
- (3) Applicants and licensees shall name the Board as the certificate holder on the general liability insurance policy.

Authority: Chapter 130 of the Public Acts of 2007, §1 and Tenn. Code Ann. §§62-6-108 and 62-6-111(a)(1) [effective July 1, 2007]. **Administrative History:** Public Necessity filed June 29, 2007, expires December 11, 2007.